

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Toyota Lease Trust

In Re:  
Arthur Stanley Engel & Ronnie Judith Engel,  
Debtors.



Order Filed on December 11, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-18400-KCF

Adv. No.:

Hearing Date: 10/25/17 @ 9:00 a.m.

Judge: Kathryn C. Ferguson

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 11, 2017**

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Arthur Stanley Engel & Ronnie Judith Engel

Case No: 16-18400-KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Lease Trust, Denise Carlon appearing, upon a motion to vacate the automatic stay as to a vehicle known as 2015 Toyota Corolla, VIN 2T1BURHE1FC289146, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and William Oliver, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 3, 2017, Debtors are due for the September 3, 2017 post-petition payment; and

It is **ORDERED, ADJUDGED and DECREED** that Debtors shall remit the September 3, 2017 payment before October 11, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume October 11, 2017, directly to Secured Creditor (Note: the amount of the monthly payment is subject to change according to the terms of the note); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Arthur Stanley Engel  
Ronnie Judith Engel  
Debtors

Case No. 16-18400-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2017.  
db/jdb +Arthur Stanley Engel, Ronnie Judith Engel, 31 Chelsea Road, Jackson, NJ 08527-2645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 13, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com/legerman@rasnj.com  
Michael Frederick Dingerdisen on behalf of Creditor WELLS FARGO BANK, N.A.  
nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
William H. Oliver, Jr. on behalf of Joint Debtor Ronnie Judith Engel bkwoliver@aol.com,  
r59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Debtor Arthur Stanley Engel bkwoliver@aol.com,  
r59915@notify.bestcase.com  
William M.E. Powers on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
TOTAL: 11